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# Chapter 17

# ELDERCARE ISSUES

### GENERAL INFORMATION

Deciding how to best meet the needs of elderly loved ones can be one of the most difficult aspects of Foreign Service life. The Family Liaison Office offers useful information for anyone concerned with eldercare issues (<http://www.state.gov/m/dghr/flo/c23133.htm>). Even if you are not currently facing these issues, it is wise to begin to learn about the topic before a crisis strikes.

Family members no longer need to shoulder the majority of the burden of eldercare. An increasing number of local services provide meals, transportation, and so on, allowing older adults to stay in their homes, even without family to care for them. Retirement communities of different kinds offer living situations ranging from independent living to skilled nursing care.

Nevertheless, the elderly relative may not always be able to make decisions about these services. Family members may need to coordinate care, help make transitions (including sorting and disposing of possessions), provide extra assistance and transportation, supervise home care services, offer companionship, and/or monitor medications.

Begin the discussion about eldercare before it becomes a crisis, during relaxed times together. Find out the aging person's preferences and discuss options hypothetically. Knowing this information will help if the time comes when an elderly relative becomes unable to perform everyday tasks independently.

To help start the advance planning process, the Document Locator List (included in *Caring for Elderly Parents*) is a helpful device for older relatives putting their papers in order. They should provide a copy to the person responsible for making arrangements in case of emergency. The list can provide a catalyst for constructive dialogue.

## FEDERAL LONG-TERM CARE INSURANCE PROGRAM

The U.S. Government now offers the Federal Long-Term Care Insurance Program (FLTCIP) to help defray costs that employees may incur when caring for an elderly relative or other eligible family members. The program encompasses several attractive features. For example, a family member may get reimbursement for care for an insured aging parent whose incapacity triggers the insurance benefit. In addition, an employee with the insurance can use the Care Coordination service to research support services/providers for a parent even if the parent is not insured. Moreover, FLTCIP can cover costs of services provided in a variety of settings, including the person's home, an assisted living facility, or a nursing home. It also pays for services/facilities overseas.

Many people think that Medicare will cover a long stay in a nursing home. It will not, but long-term care insurance can help pay for this kind of custodial care, as well as for home health care aides and other services that are not strictly medical.

Individuals eligible to apply for the Federal Long-Term Care Insurance Program include employees, annuitants, spouses of employees and annuitants, adult children (at least 18 years old), parents, parent-in-laws, and stepparents of employees. This program can help increase your care options and protect your estate should you ever need extended health care services.

*Note that under FLTCIP the cost of the premium is paid entirely by the employee and there is no government subsidy as is the case with the Federal Health Benefits program. FLTCIP offers an opportunity to all federal employees to buy an insurance product at group costs. This program is medically underwritten, which means that you will have to answer questions about your health on your application. Certain medical conditions, or combinations, or combinations of conditions, will prevent some individuals from being approved.*

For more information on the Federal Long-Term Care Insurance Program, visit <http://www.ltcfeds.com>.

## DEPARTMENT OF STATE ELDERCARE PROGRAM

The Department of State Eldercare Program provides support services and programs for employees caring for elderly relatives. For personnel working abroad, the Department seeks additional ways within budget constraints to defray some of the increased eldercare costs that are due to the employees' serving overseas (see Eldercare Emergency Visitation Travel below). Employees in the DC metro area are encouraged to attend the monthly Eldercare Support Group meetings that are held the first Friday of the month from noon to 1 PM in the Office of Employee Relations Conference Room H236 in SA-1. Employees in any location can access eldercare information through IQ:Information Quest.

### ***IQ:Information Quest***

#### **Department of State Resource and Referral Service**

IQ:Information Quest (formerly "LifeCare") can help State Department employees find U.S. programs, providers, and information needed to manage dependent care. IQ: Information Quest offers around-the-clock counseling, education, and referral services. IQ also offers a wide variety of educational materials, including on eldercare issues. Upon request, IQ will provide a customized listing (price range, services offered, location) with a point of contact for eldercare needs such as:

- independent, assisted, or skilled care living facilities
- moving and real estate services, including those that assist an older person selling or leaving a large family home for a smaller apartment
- geriatric case managers to assess and help you monitor your elderly relative's health care and well-being

Employees and family members caring for aging loved ones will want to request the free Adult Care Kit, a collection of guides, checklists, resource lists, and practical items like a pill sorter, night light, and

jar opener. This will be sent directly to any address upon request to IQ:Information Quest.

For information on how to contact a LifeCare Specialist, or access IQ:Information Quest website, see "Resources," below. Employees of other agencies should contact their home agency HR to learn if they have the same or a similar benefit.

### ***“Five Wishes”***

"Five Wishes" is an easy-to-use legal document (sometimes referred to as an advance directive) that helps you and your family plan for serious illness. As part of its Eldercare Program, the Department of State provides one free copy of "Five Wishes" to every employee in any location upon request. You can pick up a copy of "Five Wishes" at the Overseas Briefing Center or request one from the Office of Employee Relations Work/Life Division (see "Resources").

## **ELDERCARE EMERGENCY VISITATION TRAVEL**

Eldercare Emergency Visitation Travel (EVT) allows eligible overseas employees and spouses to visit parents in declining health. Unlike other categories of EVT that permit travel at government expense when a parent is dying or to attend a funeral (see Chapter 5, "Medical Information and Issues"), Eldercare EVT is considered a "life benefit." It is used to help a parent whose health has significantly changed and who needs assistance in making new care or living arrangements.

### ***Definition of "Parent"***

Eldercare EVT allows an employee two trips over a career to visit his or her parents and an eligible spouse two trips to visit his or her parents. Under 3 FAM 3740 "parent" is defined as a mother or a father, but also includes biological, step, and adoptive parents, or individuals who have stood in the place of a parent. Typically the traveler designates two "birth" parents for EVT purposes but may instead designate stepparents or other individuals who stood in place of parents. Please note that "under no circumstances may an individual be deemed to have more than two

parents," i.e., once an employee or spouse has made the designation of two parents for EVT purposes, he or she cannot designate different individuals as "parents" for a subsequent EVT. For example, after an employee designates his birth mother and father as "parents" by means of requesting Eldercare EVT for each, he cannot request MED or Death EVT in a subsequent EVT request for his stepmother or stepfather even if those stepparents served in place of his birth parents.

### ***Designated Traveler***

For Eldercare EVT only, an employee may designate a spouse to travel in his or her place, which is unlike the requirement in other EVT categories that requires that the traveler be directly related to the immediate family member to be visited. In this situation, an employee who designates the spouse to travel in his or her place would be using one of the employee's Eldercare EVTs or vice versa.

An employee or eligible spouse may use the two visits to assist the same parent, however, a couple may not pool their four total eldercare visits to assist the parent(s) of only one member of the married couple.

### ***Family and Medical Leave Act***

The 1993 Family and Medical Leave Act (FMLA) includes provisions for employees to take leave without pay for a number of purposes described in 3 FAM 3530 Unpaid Leave - Family and Medical Leave Act of 1993 and in Department Notice: New Provisions in the Family and Medical Leave Act (FMLA) Related to Military Service. Caring for a family member with a serious medical condition is one of the reasons for invoking the FMLA. For expert guidance on using FMLA, contact the leave specialists in the Office of Employee Relations, Work/Life Division (see "Resources," below) or a bureau HR specialist.

## **FAMILY MEMBERS AT POST**

### ***Establishing Dependency***

Another option is that you may decide to bring your elderly relative to live with you, something that is

complicated by Foreign Service life. An employee who wishes to establish an elderly relative as an eligible family member, which means he or she is included on travel orders, must first officially declare the relative as a dependent. To establish the family member as a dependent you need to do the following:

- 1) Fill out form OF-126 (available from your Human Resources Officer or State Department e-Forms)
- 2) Write a statement regarding the (changing) circumstances. The intention must be that your elderly relative will reside with you full-time, travel with you, and become a member of your household.
- 3) The Office of Career Development and Assignments (HR/CDA/ASD) will need a written statement that demonstrates the elder is at least 51% financially dependent upon you. This must be quantified in dollar amounts. You must provide your relative's annual income from all sources (e.g., pension, stocks/real estate, other relatives) and an itemized list of your expenses (monthly or annually) in support of your relative.
- 4) Send the form and the statements to the employee's HR Technician at HR/CDA/ASD, State Annex 3 (Room 4200).

There are advantages to establishing family members as dependents. Relatives that are considered dependents travel on diplomatic passports, enjoy diplomatic immunity, and are placed on travel orders. However, they are not covered by the Foreign Service medical program.

Relatives who are not considered dependents may come to post as tourists, but they are not taken into consideration when housing is assigned, do not have diplomatic passports or immunity, and travel at their own expense. (See Chapter 13, "Family Members and Members of Household.")

In either case, it is essential to investigate medical insurance before having an older relative travel to post, whether the senior is an eligible family member or not. Medicare does not cover expenses outside of the United States, except in limited instances in Mexico and Canada. If proper care for an unexpected medical condition is not available, a medical evacuation can be extremely expensive.

For a list of insurance companies providing a variety of coverage, see [http://travel.state.gov/travel/tips/health/health\\_1185.html](http://travel.state.gov/travel/tips/health/health_1185.html) (scroll down for list) or contact the Overseas Briefing Center (e-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov), intranet: <http://fsi.state.gov/fsi/tc/default.aspx?id=1156>). Inclusion on these lists does not imply endorsement by the U.S. Department of State.

## **RESOURCES**

### ***Offices and Organizations***

#### **Office of Employee Relations (HR/ER)**

Room H236, SA-1

Columbia Plaza

Department of State  
2401 E Street, NW

Washington, DC 20522-0108

Tel: (202) 261-8180

Fax: (202) 261-8182

Intranet: <http://intranet.hr.state.sbu/EmployeeRelations/WorkLifeDivision/Pages/default.aspx>

#### **Work/Life Division (HR/ER/WLP)**

Leave Coordinator

Travel Regulation Coordinator

Eldercare Coordinator

#### **"Five Wishes"**

To obtain a copy of the "Five Wishes" document, contact HR/ER/WLP (Office of Employee Relations Work/Life Division) at 202-261-8180 or visit the Overseas Briefing Center (see below).

#### **IQ: Information Quest Program**

To request free customized research and referrals, email the Specialist directly at [Specialist@LifeCare.com](mailto:Specialist@LifeCare.com) or call IQ:Information Quest's toll-free number: 1-866-552-IQ4U (4748) or TTY/TDD 800-873-1322. Specialists are available any time of the day or night, every day of the year.

To browse the IQ website, <http://www.worklife4you.com>, Look for the "Member Login" box (do not click on the "New Users Signup" link). Simply enter Screen Name: statedepartment and Password: infoquest (codes are case-sensitive). For assistance contact the Help Desk at [Help@LifeCare.com](mailto:Help@LifeCare.com) or by phone at 888-604-9565.

Other U.S. Government employees should check with their agencies about how to access LifeCare services.

### Family Liaison Office

(M/DGHR/FLO)

Crisis Management and Support Officer

Room 1239, Harry S Truman Building

2201 C Street, NW

Washington, DC 20520-7512

Tel: (202) 647-1076 or (800) 440-0397

Fax: (202) 647-1670

Internet: <http://www.state.gov/m/dghr/flo/>

Intranet: <http://intranet.hr.state.sbu/offices/flo>

E-mail: [FLOAskSupport@state.gov](mailto:FLOAskSupport@state.gov)

The Crisis Management and Support Officer provides information on eldercare issues, and refers people to eldercare resources.

### Foreign Service Institute Transition Center

(M/FSI/TC)

George P. Shultz National Foreign Affairs Training Center (SA-42)

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)

Intranet: <http://fsi.state.gov/fsi/tc>

Internet: <http://www.state.gov/m/fsi/tc>

Directions, maps, parking and other information

<http://www.state.gov/m/fsi/tc/c16687.htm>

### Transition Center Overseas Briefing Center

(M/FSI/TC/OBC)

Room E2126

Tel: (703) 302-7277

Fax: (703) 302-7452

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

The Overseas Briefing Center offers information on medical directives and health care powers of attorney, copies of "Five Wishes," lists of supplemental insurance providers, and other related resources.

### Transition Center Training Division

(M/FSI/TC/T)

Foreign Service Life Skills Training

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

### Related Transition Center Training

Regulations, Allowances and Finances in the Foreign Service Context (MQ 104)

<http://www.state.gov/m/fsi/tc/c6950.htm>

### References

3 FAM 3740 – Emergency

<http://foia.state.gov/REGS/Search.asp>

### Useful Websites

[www.ltcfeds.com](http://www.ltcfeds.com)

Information on Federal Long-Term Care Insurance

[www.aoa.gov](http://www.aoa.gov)

The U.S. Administration on Aging

[www.eldercare.gov](http://www.eldercare.gov) or (800) 677-1116

Eldercare Locator sponsored by the U.S. Administration on Aging. Provides local information on senior services.

[www.agingwithdignity.org/five-wishes.php](http://www.agingwithdignity.org/five-wishes.php)

**Five Wishes** (from Aging with Dignity)

Employees from other agencies may purchase a copy from this web site.

[www.usaaedfoundation.org/FinancialPlanning/financialplanning\\_506\\_managing\\_your\\_personal\\_records](http://www.usaaedfoundation.org/FinancialPlanning/financialplanning_506_managing_your_personal_records)

**Managing Your Personal Records**

From the USAA Educational Foundation